



# CERTIFICATE

This certificate is proudly presented to

**Akbarov Husniddinjon**

This is to certify that the scientific article “**Tijorat banklarida jismoniy shaxslarni valyutaviy kreditlash amaliyotini takomillashtirish**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 2 No. 4 (2024): «Muhandislik va Iqtisodiyot» jurnali.**

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